



Corres and Mail  
BOX AF

AF  
lfw

RESPONSE UNDER 37 C.F.R. § 1.116  
EXPEDITED PROCEDURE REQUESTED  
EXAMINING GROUP 3627  
PATENT

Customer No. 22,852  
Attorney Docket No. 5793.3013-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Robert Arthur KOTTMEIER, JR. et al.

Application No.: 09/659,585

Filed: September 11, 2000

For: SYSTEM AND METHOD FOR  
PROVIDING A CREDIT CARD  
WITH MULTIPLE CREDIT LINES

)  
)  
)  
) Group Art Unit: 3627  
)  
) Examiner: James A. Kramer  
)  
) Confirmation No.: 4493  
)

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REPLY TO OFFICE ACTION**

In reply to the Final Office Action mailed October 28, 2004, and pursuant to  
37 C.F.R. § 1.116, please consider the following:

**Amendments to the Claims** start on page 2 of this paper.

**Remarks/Arguments** follow the listing of claims sections on page 37 this paper.

Do not  
enter  
2/4/05  
JAK